

		2002	2001	變動 Change
全年結算	For the year	HK\$M	HK\$M	%
扣除準備金前之營業溢利	Operating profit before provisions	11,255	11,503	-2.2
營業溢利	Operating profit	10,684	11,079	-3.6
除稅前溢利	Profit before tax	11,242	11,514	-2.4
股東應得之溢利	Attributable profit	9,961	10,114	-1.5
每股計	Per share	HK\$	HK\$	%
每股盈利	Earnings per share	5.21	5.29	-1.5
每股股息	Dividends per share	5.40[#]	4.90	10.2
於年結日	At year-end	HK\$M	HK\$M	%
股東資金	Shareholders' funds	43,564	45,071	-3.3
總資產	Total assets	474,602	474,787	-
比率	Ratios	%	%	
全年結算	For the year			
平均股東資金回報率	Return on average shareholders' funds	22.9	23.0	
成本對收入比率	Cost:income ratio	25.4	26.3	
平均流動資金比率	Average liquidity ratio	44.4	45.6	
於年結日	At year-end			
總資本比率*	Total capital ratio*	14.2	15.3	
第一級資本比率*	Tier 1 capital ratio*	11.9	12.3	

[#] 包括特別中期股息每股港幣五角。

[#] Including special interim dividend of HK\$0.50 per share.

*資本比率已根據香港金融管理局之監管政策手冊內有關指引計及市場風險。

*The capital ratios take into account market risks in accordance with the relevant Hong Kong Monetary Authority guideline under the Supervisory Policy Manual.